

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE	)	CHAPTER 13
	)	
	)	CASE NO.: 22-12578-AMC
DREMA O'DELL,	)	
Debtor	)	
~~~~~	)	
CAPITAL ONE AUTO FINANCE,	)	
A DIVISION OF CAPITAL ONE, N.A.,	)	
Movant	)	<b>HEARING DATE:</b>
vs.	)	Wednesday, April 03, 2024
	)	11:00 A.M.
DREMA O'DELL,	)	
Respondent(s)	)	
and	)	
SCOTT F. WATERMAN	)	<b>LOCATION:</b>
Trustee	)	900 Market Street, Suite 400
	)	Courtroom No. 4
	)	Philadelphia, PA 19107

**NOTICE OF MOTION, RESPONSE DEADLINE  
AND HEARING DATE**

*Capital One Auto Finance, a division of Capital One, N.A., has filed a Motion for Relief with the Court to Lift the Automatic Stay to Permit Capital One Auto Finance, a division of Capital One, N.A. to Repossess Debtor's Property described as a 2016 Honda CR-V Utility 4D LX AWD 2.4L I4, V.I.N. 2HKRM4H38GH600280.*

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)**

1. If you do not want the court to grant the relief sought in the motion or if you want the Court to consider your views on the motion, then on or before March 20, 2024 you or your attorney must do all of the following:

- a) file an answer explaining your position at

***United States Bankruptcy Court Clerk  
Robert N.C. Nix, Sr. Federal Courthouse,  
900 Market Street, Suite 400,  
Philadelphia, PA 19107***

If you mail your answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

- b) mail a copy to the movant's attorney:

***Regina Cohen  
Lavin, Cedrone, Graver, Boyd & DiSipio  
Suite 500 190 North Independence Mall West 6th & Race Streets  
Philadelphia, PA 19106  
(215) 351-7551  
(215) 627-2551 Fax***

***and***

***SCOTT F. WATERMAN  
2901 St. Lawrence Ave. , Suite 100  
Reading, PA 19606***

***and***

***United States Trustee  
Robert N.C. Nix Federal Building ,  
900 Market Street Suite 320  
Philadelphia, PA 19107***

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the Court may enter an order granting the relief requested in the motion.
3. A hearing on the motion is scheduled to be held before the Honorable Ashely M. Chan on Wednesday, April 03, 2024 at 11:00 A.M., Courtroom #4 900 Market Street, Suite 400, Philadelphia, PA 19107.
4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).
5. You may contact the Bankruptcy Clerk's office at 215-408-2800 to find out whether the hearing has been canceled because no one filed an answer.

Date: March 06, 2024